# Bankruptcy 2008 @1991-2008, New Hope Software, Inc., ver. $4.4.4-722\,$ - $\,31701$ - Adobe PDF

### **B1** (Official Form 1) (1/08)

United S	States Bankruptcy Co	ourt		Voluntar	y Petition
	rn District of New Yo	ork			y i etition
Name of Debtor (if individual, enter Last, First, Mantalo, Nicholas V.	Middle):	Name of Join Tantalo, l	t Debtor (Spouse) (Last, Kerry A.	First, Middle):	
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names): aka Nicholas Tantalo	years	(include marr	mes used by the Joint De ried, maiden, and trade no Cunninham		3
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 8706	er I.D. (ITIN) No./Complete EIN	Last four digit (if more than o	s of Soc. Sec. or Individual sone, state all): 6033	ual-Taxpayer I.D. (IT)	(N) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 20 Holland Ave Elmont, NY	nd State)	Street Addres 20 Hollar Elmont, N		nd Street, City, and St	ate
Ennont, N I	ZIPCODE 11003	Limont, 1	VI		ZIPCODE 11003
County of Residence or of the Principal Place of	Business:	County of Re	sidence or of the Princip	al Place of Business:	
Nassau	ot address).	Nassau Mailing Adda	agg of Joint Dobton (if di	fforest from street ad	duacali
Mailing Address of Debtor (if different from stre	et address).	Maning Addi	ress of Joint Debtor (if di	Herent from street add	diess).
	ZIPCODE	-			ZIPCODE
Location of Principal Assets of Business Debtor	(if different from street address al	bove):			ZIPCODE
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) Health Care Business Single Asset Real Estate as def 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other	fined in	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	Bankruptcy Code U ition is Filed (Check Chapter 15 P Recognition Main Proceed Chapter 15 P Recognition Nonmain Pro Nature of Debts (Check one box) ily consumer	one box) etition for of a Foreign ding etition for of a Foreign
	Tax-Exempt Entity (Check box, if applicate the control of the United Code (the Internal Revenue)	ble) anization d States	debts, defined in \$101(8) as "incu individual prima personal, family, purpose."	11 U.S.C.  rred by an  rily for a	Debts are primarily business debts
Filing Fee (Check one be	ox)	Check	one box: Chapter	11 Debtors	
Full Filing Fee attached    Debtor is a small business as defined in 11 U.S.C. §   Debtor is a small business as defined in 11 U.S.C. §   Debtor is not a small business as defined in 11 U.S.C. §   Debtor is not a small business as defined in 11 U.S.C. §   Debtor is not a small business as defined in 11 U.S.C. §   Debtor is not a small business as defined in 11 U.S.C. §   Debtor is a small business as defined in 11 U.S.C. §   Debtor is not a small business as defined in 11 U.S.C. §   Debtor is not a small business as defined in 11 U.S.C. §   Debtor is not a small business as defined in 11 U.S.C. §   Debtor is not a small business as defined in 11 U.S.C. §   Debtor is not a small business as defined in 11 U.S.C. §   Debtor is not a small business as defined in 11 U.S.C. §   Debtor is not a small business as defined in 11 U.S.C. §   Debtor is not a small business as defined in 11 U.S.C. §   Debtor is not a small business as defined in 11 U.S.C. §			J.S.C. § 101(51D)  ots (excluding debts 0,000		
Statistical/Administrative Information					THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that funds will be available for dist  Debtor estimates that, after any exempt property is e distribution to unsecured creditors.		paid, there will be	e no funds available for		
Estimated Number of Creditors  1-49 50-99 100-199 200-999	1000- 5,001- 5000 10,000	10,001- 25,000	25,001- 50,001 50,000 100,00		
Estimated Assets  \$0 to \$50,001 to \$100,001 to \$500,001 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000 to \$500 to \$1 bill million		
Estimated Liabilities  \$0 to \$50,001 to \$100,001 to \$500,001 \$500,000 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000 to \$500 to \$1 bill million		

B1 (Official Form 1) (1/08)

			1 age 2
Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s): Nicholas V. Tantalo & Kerry A. Tantalo	
	All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)		
Logation	NONE	Case Number:	Date Filed:
Location Where Filed:	N.A.	Case Number:	Date Filed:
Pending Bar	nkruptcy Case Filed by any Spouse, Partner	or Affiliate of this Debtor (If more than	an one, attach additional sheet)
Name of Debtor:		Case Number:	Date Filed:
District:		Relationship:	Judge:
(To be completed if	Exhibit A	<b>Exhib</b> (To be completed if del whose debts are primar	btor is an individual
10K and 10Q) with	debtor is required to file periodic reports (e.g., forms the Securities and Exchange Commission pursuant to of the Securities Exchange Act of 1934 and is requesting 11)	I, the attorney for the petitioner named in the fore the petitioner that [he or she] may proceed under States Code, and have explained the relief availal I further certify that I delivered to the debtor the interest of the states.	egoing petition, declare that I have informed chapter 7, 11, 12, or 13 of title 11, United ble under each such chapter.
		// 1	11/7/00
Exhibit A is	s attached and made a part of this petition.	X /s/ Adam C .Gomerman Signature of Attorney for Debtor(s)	11/7/08 Date
		Signature of Attorney for Debtor(s)	Date
	Fyhi	bit C	
Does the debtor own	or have possession of any property that poses or is alleged		arm to public health or safety?
l _	chibit C is attached and made a part of this petition.	•	
_	mion C is attached and made a part of this petition.		
<b>√</b> No			
(T- hl-t-d-		nibit D	L12 D )
	by every individual debtor. If a joint petition is filed, each		nioit D.)
Exhibit D completed and signed by the debtor is attached and made a part of this petition.			
If this is a joint peti	ition:		
Exhibit D	also completed and signed by the joint debtor is attached a	nd made a part of this petition.	
	Information Poss	arding the Debter Venue	
		arding the Debtor - Venue  ny applicable box)	
Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			District.
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property  (Check all applicable boxes)			
	Landlord has a judgment for possession of debtor's resid	ence. (If box checked, complete the following.	)
	(Name of	landlord that obtained judgment)	
	(Address	of landlord)	
	Debtor claims that under applicable non bankruptcy law,	there are circumstances under which the debtor	
	entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and  Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.		
	Debtor certifies that he/she has served the Landlord with	this certification. (11 U.S.C. § 362(1)).	

B1 (Official Form 1) (1/08)	Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Nicholas V. Tantalo & Kerry A. Tantalo
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.	
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	(Check only <b>one</b> box.)
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.
	Pursuant to 11 U.S.C.§ 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Nicholas V. Tantalo	
Signature of Debtor	X
X /s/ Kerry A. Tantalo Signature of Joint Debtor	(Signature of Foreign Representative)
organical control of the control of	The state of the Branch of the State of the
Telephone Number (If not represented by attorney)	(Printed Name of Foreign Representative)
11/7/08	
Date	(Date)
Signature of Attorney*	
X /s/ Adam C .Gomerman	Signature of Non-Attorney Petition Preparer
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer
ADAM C .GOMERMAN	as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation,
Printed Name of Attorney for Debtor(s)	and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and,
Law Offices of Adam C. Gomerman	3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110
Firm Name	setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any
807 East Jericho Turnpike	document for filing for a debtor or accepting any fee from the debtor, as
Address	required in that section. Official Form 19 is attached.
Huntington Station, NY 11746	
	Printed Name and title, if any, of Bankruptcy Petition Preparer
(631)549-1111agomerman@optonline.net Telephone Numbere-mail	
	Social Security Number (If the bankruptcy petition preparer is not an individual
11/7/08 Date	state the Social Security number of the officer, principal, responsible person of partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date
	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
Signature of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11
Date	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

### UNITED STATES BANKRUPTCY COURT Eastern District of New York

In re Nicholas V. Tantalo & Kerry A. Tantalo	Case No
Debtor(s)	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Date: 11/7/08

Official Form 1, Exh. D (10/06) – Cont.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
<ul> <li>□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]</li> <li>□ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);</li> <li>□ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);</li> <li>□ Active military duty in a military combat zone.</li> </ul>
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Nicholas V. Tantalo NICHOLAS V. TANTALO

Official Form 1, Exhibit D (10/06)

### UNITED STATES BANKRUPTCY COURT Eastern District of New York

In re	Nicholas V. Tantalo & Kerry A. Tantalo	Case No.
_	Debtor(s)	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Date: 11/7/08

Official Form 1, Exh. D (10/06) – Cont.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]  ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);  ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);  ☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and
correct.
Signature of Joint Debtor: /s/ Kerry A. Tantalo
KERRY A. TANTALO

## UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

# STATEMENT PURSUANT TO LOCAL BANKRUPTCY RULE 1073-2(b)

DEBTOR(S): Nicholas V. Tantalo & Kerry A. Tantalo

CASE NO.:

Pursuant to Local Bankruptcy Rule 1073-2(b), the debtor *(or any other petitioner)* hereby makes the following disclosure concerning Related Cases, to the petitioner's best knowledge, information and belief:

[NOTE: Cases shall be deemed "Related Cases" for purposes of E.D.N.Y . LBR 10 73-1 and E.D.N.Y . LBR 10 73-2 if the earlier case was pending at any time within six years before the filing of the new petition, and the debtors in such cases: (i) are the same; (ii) are spouses or ex-spouses; (iii) are affiliates, as defined in 11 U.S.C. § 101(2); (iv) are general partners in the same partnership; (v) are a partnership and one or more of its general partners; (vi) are partnerships which share one or more common general partners; or (vii) have, or within 180 days of the commencement of either of the Related Cases had, an interest in property that was or is included in the property of another estate under 11 U.S.C. § 541(a) .]

☑NO RELATED CASE IS PENDING OR HAS BEEN PENDING AT ANY TIME.
☐THE FOLLOWING RELATED CASE(S) IS PENDING OR HAS BEEN PENDING:
1. CASE NO.:JUDGE:DISTRICT/DIVISION:CASE STILL PENDING (Y/N):[If closed] Date of closing:
CURRENT STATUS OF RELATED CASE: (Discharged/awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WHICH CASES ARE RELATED (Refer to NOTE above):
REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN SCHEDULE "A" OF RELATED CASE:
2. CASE NO.: JUDGE: DISTRICT/DIVISION:
CASE STILL PENDING (Y/N): [If closed] Date of closing:
CURRENT STATUS OF RELATED CASE:Closed
(Discharged/awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WHICH CASES ARE RELATED (Refer to NOTE above):
REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN SCHEDULE "A" OF RELATED CASE:
3. CASE NO.: JUDGE: DISTRICT/DIVISION:Eastern, NY
3. CASE NO.: JUDGE: DISTRICT/DIVISION:Eastern, NY
CASE STILL PENDING (Y/N): [If closed] Date of closing:
CURRENT STATUS OF RELATED CASE:

REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A	A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN
SCHEDULE "A" OF RELATED CASE:	

NOTE: Pursuant to 11 U.S.C. § 109(g), certain individuals who have had prior cases dismissed within the preceding 180 days may not be eligible to be debtors. Such an individual will be required to file a statement in support of his/her eligibility to file.

### TO BE COMPLETED BY DEBTOR/PETITIONER'S ATTORNEY, AS APPLICABLE:

I am admitted to practice in the Eastern District of New York (Y/N):
--

CERTIFICATION (to be signed by pro se debtor/petitioner or debtor/petitioner's attorney, as applicable): I certify under penalty of perjury that the within bankruptcy case is not related to any case now pending or pending at any time, except as indicated elsewhere on this form.

/s/Nicholas V. Tantalo		
	/s/Kerry A. Tantalo	
Signature of Debtor/Petitioner	Signature of Joint Debtor/Petitioner	
/s/Adam C .Gomerman Signature of Debtor's Attorney	_	
Mailing Address of Debtor/Petitioner		
City, State, Zip Code		
Area Code and Telephone Number	<del></del>	

Failure to fully and truthfully provide all information required by the E.D.N.Y. LBR 1073-2 Statement may subject the debtor or any other petitioner and their attorney to appropriate sanctions, including without limitation conversion, the appointment of a trustee or the dismissal of the case with prejudice. NOTE: Any change in address must be reported to the Court immediately IN WRITING. Dismissal of your petition may otherwise result.

USBC-2 Rev.02/15/1

**B6 Cover (Form 6 Cover) (12/07)** 

### FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

B6A (Official Form 6A) (12/07)

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In re	Nicholas V. Tantalo & Kerry A. Tantalo	Case No.	
	Debtor	(If known)	

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	Т		0.00	

(Report also on Summary of Schedules.)

B6B (Official Form 6B) (12/07)

In re	Nicholas V. Tantalo & Kerry A. Tantalo	Case No.
	Debtor	(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash In debtor's possession	J	50.00
<ol> <li>Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.</li> </ol>		Checking Account Commerce Bank	J	600.00
<ol> <li>Security deposits with public utilities, telephone companies, landlords, and others.</li> </ol>	X			
Household goods and furnishings, including audio, video, and computer equipment.		Household Goods and Furnishings In debtor's possession	J	1,500.00
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing In debtor's possession	J	500.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

**B6B** (Official Form 6B) (12/07) -- Cont.

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In re	Nicholas V. Tantalo & Kerry A. Tantalo	Case No.	
	Debtor		(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	(Continuation Sheet)				
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X				
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Pension In debtor's possession	Н	5,000.00	
		Pension In debtor's possession	W	5,000.00	
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14. Interests in partnerships or joint ventures. Itemize.	X				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts receivable.	X				
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X				
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				

**B6B** (Official Form 6B) (12/07) -- Cont.

In re	Nicholas V. Tantalo & Kerry A. Tantalo	Case No.	
	Debtor	(If known)	

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.  25. Automobiles, trucks, trailers, and other vehicles and accessories.	X	2002 Ford Explorer - 240,000 miles In possession of Eugene Cononis 2003 Chevy Van - 241,000 miles	w w	5,000.00 3,000.00
		In debtor's possession		
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		0 continuation sheets attached Total	ıl.	\$ 20,650,00

B6C (Official Form 6C) (12/07)

In re	Nicholas V. Tantalo & Kerry A. Tantalo	Case No.
	Debtor	(If known)

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	
(Check one box)	

(0	meek one box)	
,	11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2002 Ford Explorer - 240,000 miles	NY Debt & Cred Law § 282(iii)(1)	0.00	5,000.00
Household Goods and Furnishings	NY Civ Prac Law & Rules § 5205(a)(5)	1,500.00	1,500.00
Clothing	NY Civ Prac Law & Rules § 5205(a)(5)	500.00	500.00
Cash	NY Debt & Cred Law § 283(2)	50.00	50.00
Checking Account	NY Debt & Cred Law § 283(2)	650.00	600.00
Pension	NY Debt & Cred Law § 282(iii)(2)(e)	5,000.00	5,000.00
Pension	NY Debt & Cred Law § 282(iii)(2)(e)	5,000.00	5,000.00

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B6D (Official Form 6D) (12/07)

T	Nicholas V Tantalo & Kerry A Tantalo	Casa No	
In re	Debtor	Case No	(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			Incurred: 2002					3,000.00
Ford Motor Credit Box 220564 Pittsburgh, PA 15257-2564		W	Lien: Purchase Money Security Interest Security: 2002 Ford Explorer				8,000.00	2,000,00
			VALUE \$ 5,000.00					
ACCOUNT NO.			Security: 2003 Chevy Van -					
GMAC P.O. Box 7041 Troy, MI 48007		W	241,000 miles				3,000.00	0.00
			VALUE \$ 3,000.00	İ				
ACCOUNT NO.								
			VALUE \$					
continuation sheets attached			(Total c	Sub	tota	( <b>1</b>	\$ 11,000.00	\$ 3,000.00
			(Total C	]	[otal	<b>&gt;</b>	\$ 11,000.00	\$ 3,000.00

(Report also on (If applicable, reposition of Schedules) also on Statistical

(Use only on last page)

(If applicable, report s) also on Statistical Summary of Certain Liabilities and Related Data.)

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Contributions to employee benefit plans

B6E (Official Form 6E) (12/07)

N' lala V Tantala 6 Vana A Tantala			
In reNicholas V. Tantalo & Kerry A. Tantalo	Case No	(if known)	
SCHEDULE E - CREDITORS HOLDING	UNSECURED I		
A complete list of claims entitled to priority, listed separately by type of unsecured claims entitled to priority should be listed in this schedule. In the be address, including zip code, and last four digits of the account number, if any, property of the debtor, as of the date of the filing of the petition. Use a separat the type of priority.	oxes provided on the attact of all entities holding price	hed sheets, state the name, mailing ority claims against the debtor or the	
The complete account number of any account the debtor has with the centre the debtor chooses to do so. If a minor child is a creditor, state the child's initial "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name	als and the name and add	ress of the child's parent or guardian, such a	
If any entity other than a spouse in a joint case may be jointly liable or entity on the appropriate schedule of creditors, and complete Schedule H-Cod both of them or the marital community may be liable on each claim by placing Joint, or Community." If the claim is contingent, place an "X" in the column lain the column labeled "Unliquidated." If the claim is disputed, place an "X" in more than one of these three columns.)	ebtors. If a joint petition is g an "H,""W,""J," or "C" is abeled "Contingent." If the	s filed, state whether husband, wife, n the column labeled "Husband, Wife, e claim is unliquidated, place an "X"	
Report the total of claims listed on each sheet in the box labeled "Subto Schedule E in the box labeled "Total" on the last sheet of the completed schedule E in the box labeled "Total" on the last sheet of the completed schedule E in the box labeled "Total" on the last sheet of the completed schedule E in the box labeled "Total" on the last sheet of the completed schedule E in the box labeled "Subto Schedule E in the box labeled "Total" on the last sheet of the completed schedule E in the box labeled "Total" on the last sheet of the completed schedule E in the box labeled "Total" on the last sheet of the completed schedule E in the box labeled "Total" on the last sheet of the completed schedule E in the box labeled "Total" on the last sheet of the completed schedule E in the box labeled "Total" on the last sheet of the completed schedule E in the box labeled "Total" on the last sheet of the completed schedule E in the box labeled "Total" on the last sheet of the completed schedule E in the box labeled "Total" on the last sheet of the completed schedule E in the box labeled "Total" on the last sheet of the completed schedule E in the box labeled "Total" on the last sheet of the l			
Report the total of amounts entitled to priority listed on each sheet in amounts entitled to priority listed on this Schedule E in the box labeled "Total primarily consumer debts report this total also on the Statistical Summary of Consumer of Consumer of Consumer Statistical Summary of Consumer Statistical Statistical Summary of Consumer Statistical Stati	s" on the last sheet of the	completed schedule. Individual debtors wi	th
Report the total of amounts <u>not</u> entitled to priority listed on each she amounts not entitled to priority listed on this Schedule E in the box labeled "T with primarily consumer debts report this total also on the Statistical Summary Data.	otals" on the last sheet of	the completed schedule. Individual debtors	
Check this box if debtor has no creditors holding unsecured priority claim  TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims)			
Domestic Support Obligations			
Claims for domestic support that are owed to or recoverable by a spouse, or responsible relative of such a child, or a governmental unit to whom such a d 11 U.S.C. § 507(a)(1).			
Extensions of credit in an involuntary case			
Claims arising in the ordinary course of the debtor's business or financial appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).	affairs after the commenc	rement of the case but before the earlier of t	he
Wages, salaries, and commissions			
Wages, salaries, and commissions, including vacation, severance, and sindependent sales representatives up to \$10,950* per person earned within 180 cessation of business, whichever occurred first, to the extent provided in 11 U.	days immediately preced		

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. \$ 507(a)(5).

adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re, Debtor	Case No(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherm	an, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to $2,425$ for deposits for the purchase, lease, or repethat were not delivered or provided. 11 U.S.C. § $507(a)(7)$ .	ntal of property or services for personal, family, or household use,
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local govern	mental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institu	ntion
Claims based on commitments to the FDIC, RTC, Director of the Office of TI Governors of the Federal Reserve System, or their predecessors or successors, to U.S.C. § 507 (a)(9).	
☐ Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor valcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	ehicle or vessel while the debtor was intoxicated from using

0 continuation sheets attached

B6F	(Official Form 6F	(12/07)
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In re	Nicholas V. Tantalo & Kerry A. Tantalo	Case No.
_	Debtor	(If known)

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 000419837281  Americredit P.O. Box 78143 Phoenix, AZ 85062		W	Incurred: 2006 Consideration: Credit card debt				8,952.34
ACCOUNT NO. 60958817  AMO Recoveries P.O. Box 926200  Norcross, GA 30010-6200		Н	Incurred: 2006 Consideration: Credit card debt				Notice Only
ACCOUNT NO. 4067029  Arrow Financial Services 5996 W. Touhy Avenue Niles, IL 60714	-	Н	Incurred: 2006 Consideration: Credit card debt				Notice Only
ACCOUNT NO. 14570164  Associated Recovery Systems 210 West Grand Avenue Escondido, CA 92025		Н	Incurred: 2006 Consideration: Credit card debt				Notice Only
6continuation sheets attached Subtotal > \$ 8,952.34 Total > \$							

B6F	(Official	Form	<b>6F</b> )	(12/07)	- Cont.
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In re _	Nicholas V. Tantalo & Kerry A. Tantalo	,	Case No.	•	
	Debtor			(If known)	

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4067029  Astra Business Services P.O. Box 1341  Mill Valley, CA 94942		Н	Incurred: 2006 Consideration: Credit card debt				Notice Only
ACCOUNT NO. 5178052297875797  Capital One P.O. Box 85147 Richmond, VA 23276		Н	Incurred: 2006 Consideration: Credit card debt				315.58
ACCOUNT NO. 4388641894750871  Capital One P.O. Box 85147 Richmond, VA 23276		Н	Incurred: 2006 Consideration: Credit card debt				1,332.96
ACCOUNT NO. 5256502204388693  Citi Mastercard Processing Center Des Moines, IA 50364		Н	Incurred: 2006 Consideration: Credit card debt				2,795.17
ACCOUNT NO. 7925518180  Commerce Bank P.O. Box 2580 Cherry Hill, NJ 08034		W	Incurred: 2006 Consideration: Credit card debt				Notice Only
Sheet no. 1 of 6 continuation sheets atta to Schedule of Creditors Holding Unsecured Nonpriority Claims	ched	l			total		\$ 4,443.71 \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form of	6F) (12/07) -	- Cont.
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In re	Nicholas V. Tantalo & Kerry A. Tantalo	Case No.	
	Debtor	(If known)	

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 08020380  Fabiano and Associates 1035 7th North Street Liverpool, NY 13088	•	W	Incurred: 2006 Consideration: Credit card debt				Notice Only
ACCOUNT NO. 2565867649  Fingerhut 11 McLeland Road St. Cloud, MN 56395		W	Incurred: 2006 Consideration: Credit card debt				390.47
ACCOUNT NO. 5421160031112776  First Consumer national Bank c/o Midland Credit Corporation P.O. Box 939019 San Diego CA 92193	•	W	Incurred: 2006 Consideration: Credit card debt				1,113.96
ACCOUNT NO. 0336039  First Performance Recovery Corp. 4901 NW 17th Way, Suite 201 Fort Lauderdale, FL 33309		Н	Incurred: 2006 Consideration: Credit card debt				Notice Only
ACCOUNT NO. 6019181501219814  GE Money Bank P.O. Box 960061  Orlando, FL 32896	•	Н	Incurred: 2006 Consideration: Credit card debt				816.81
Sheet no. 2 of 6 continuation sheets attact to Schedule of Creditors Holding Unsecured	hed			Sub	tota	ı>	\$ 2,321.24

Nonpriority Claims

B6F (Official Form of	6F) (12/07) -	- Cont.
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In re	Nicholas V. Tantalo & Kerry A. Tantalo	Case No.	
	Debtor	(If known)	

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5489555105376018  Household Bank P.O. Box 4144 Carol Stream, IL 60197		W	Incurred: 2006 Consideration: Credit card debt				2,185.83
ACCOUNT NO. 5489550054825784  HSBC Card Services P.O. Box 17051  Baltimore, MD 21297		Н	Incurred: 2006 Consideration: Credit card debt				1,661.01
ACCOUNT NO. 6276450202219821  Jefferson Capital Systems, Inc. 16 McLeland Road St. Cloud, MN 56303		Н	Incurred: 2006 Consideration: Credit card debt				276,90
ACCOUNT NO.  LR Credit 16, LLC 315 Park Ave South New York, NY 10010		W	Incurred: 2006 Consideration: Credit card debt				Notice Only
ACCOUNT NO. 825613  Mel S. Harrris, Esq. 116 John Street, Suite 1510  New York, NY 10038		W	Incurred: 2006 Consideration: Credit card debt				Notice Only
Sheet no. 3 of 6 continuation sheets attate Schedule of Creditors Holding Unsecured	ached			Sub	tota	ı>	\$ 4,123.74

to Schedule of Creditors Holding Unsecured Nonpriority Claims

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6F	(Official	Form	<b>6F</b> )	(12/07)	- Cont.
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In re	Nicholas V. Tantalo & Kerry A. Tantalo	Case No.	
	Debtor	(If known)	

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  Midland Credit Management			Incurred: 2006				
8875 Aero Drive San Diego, CA 92123		W					Notice Only
ACCOUNT NO. 1595678			Incurred: 2006				
National Service Bureau, Inc. 18820 Aurora Ave N., Suite 205 Shoreline, WA 98133		Н	Consideration: Credit card debt				Notice Only
ACCOUNT NO. 20926041			Incurred: 2006				
Northland Group P.O. Box 390846 Edina, MN 55439		W	Consideration: Credit card debt				Notice Only
ACCOUNT NO. 000419837281			Incurred: 2006	T			
Pinnacle Financial Group 7825 Washington Avenue S, Ste. 410 Minneapolis, MN 55439-2409		W	Consideration: Credit card debt				Notice Only
ACCOUNT NO. 4559540301069003			Incurred: 2006			П	
Portfolio Recovery Associates P.O. Box 12914 Norfolk, VA 23541		W	Consideration: Credit card debt				Notice Only

Nonpriority Claims

Total➤ \$

B6F (	(Official	Form	<b>6F</b> ) (	(12/07)	) - (	Cont.

In re	Nicholas V. Tantalo & Kerry A. Tantalo	, Case No	
	Debtor	(If known)	

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7925518180  TD Bank N.A. Levy department 9000 Atrium Way Mt. Laurel, NJ 08054		W	Incurred: 2006 Consideration: Credit card debt				Notice Only
ACCOUNT NO. P0800427  The Port Authority of NY and NJ c/o Leopold, Gross & Sommers, PC 105 Court Street, Suite 609 Brooklyn, NY 11201			Incurred: 2006 Consideration: E-Z Pass				1,197.00
ACCOUNT NO. 2565867649  Vision Financiial Corp P.O. Box 900  Purchase, NY 10577		W	Incurred: 2006 Consideration: Credit card debt				Notice Only
ACCOUNT NO.  Washington Mutual P.O. Box 830021 Baltimore, MD 21283		W	Incurred: 2006 Consideration: Credit card debt				999.92
ACCOUNT NO.  Worldwide Asset Purchasing, LLC c/o Fabiano & Associates, P.C. 1035 Seventh North Street Liverpool, NY 13088		W	Incurred: 2006 Consideration: Credit card debt				1,327.89
Sheet no. 5 of 6 continuation sheets atta to Schedule of Creditors Holding Unsecured Nonpriority Claims	ched			Sub T	tota otal		\$ 3,524.81 \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

In re	Nicholas V. Tantalo & Kerry A. Tantalo	Case No.	
_	Debtor	(If known)	

(Continuation Sheet)

Wyndam Vacation Resorts, Inc. P.O. Box 3785 Boston, MA 02241-3785  ACCOUNT NO.  Consideration: Timeshare  5,000.00  ACCOUNT NO.	CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  ACCOUNT NO.  ACCOUNT NO.	ACCOUNT NO. 000210311304							
ACCOUNT NO.  ACCOUNT NO.	Wyndam Vacation Resorts, Inc. P.O. Box 3785 Boston, MA 02241-3785			Consideration: Timeshare				5,000.00
ACCOUNT NO.  ACCOUNT NO.	ACCOUNT NO.							
ACCOUNT NO.	ACCOUNT NO.							
ACCOUNT NO.								
	ACCOUNT NO.							
Sheet no. 6 of 6 continuation sheets attached  Subtotal   \$ 5,000,000	ACCOUNT NO.							
Sheet no. 6 of 6 continuation sheets attached Subtotal ► \$ 5,000,000								
	Sheet no. 6 of 6 continuation sheets attac	hed			Sub	tota		\$ 5,000,00

Nonpriority Claims

B6F (Official Form 6F) (12/07) - Cont.

Total➤ 28,365.84

**B6G** (Official Form 6G) (12/07)

In re	Nicholas V. Tantalo & Kerry A. Tantalo	Case No.	
	Debtor		(if known)

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Wyndam Vacation Resorts, Inc. P.O. Box 3785 Boston, MA 02241-3785	Timeshare in Fort Lauderdale Balance owed = \$5,000 Value = \$5,000

B6H (Official Form 6H) (12/07)

In re	Nicholas V. Tantalo & Kerry A. Tantalo	Case No.	
	Debtor		(if known)

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

_							
W	Check	this l	oox if	debtor	has	no	codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

### **B6I (Official Form 6I) (12/07)**

Debtor SCH The column labeled "Spouse iled, unless the spouses are	Ilo & Kerry A. Tantalo  TEDULE I - CURRENT INCON  " must be completed in all cases filed by joint debto separated and a joint petition is not filed. Do not stadiffer from the current monthly income calculated of	ors and by every married ate the name of any min	d debtor, whether or no nor child. The average	t a joint pe	tition is
Debtor's Marital	DEPENDE	NTS OF DEBTOR AN	D SPOUSE		
Status: Married	RELATIONSHIP(S): daughter		AGE(S): 7		
<b>Employment:</b>	DEBTOR	İ	SPOUSE		
Occupation	Manager	Unemploye	d		
Name of Employer	Majestic Cleaning Services				
How long employed	6 months				
Address of Employer	North Bellmore, NY				
DIGORE (E			DEDEOD	an.	OLIGE.
	rage or projected monthly income at time case filed)		DEBTOR	SP	OUSE
<ol> <li>Monthly gross wages, sa (Prorate if not paid me</li> </ol>			\$2,166.66	\$	0.00
2. Estimated monthly overt			\$ 0.00	\$	0.00
3. SUBTOTAL			\$ 2,166.66	\$	0.00
3. SOBTOTAL 4. LESS PAYROLL DEDU	CTIONS		\$ <u></u>	Ψ	0.00
. LESSTATROLL DEDU	CHONS		\$ 520.00	\$	0.00
<ul><li>a. Payroll taxes and so</li><li>b. Insurance</li></ul>	cial security		\$0.00	\$	0.00
c. Union Dues			\$0.00	\$	0.00
d. Other (Specify:		)	\$0.00	\$	0.00
5. SUBTOTAL OF PAYRO	OLL DEDUCTIONS		\$520.00	\$	0.00
5 TOTAL NET MONTHL	Y TAKE HOME PAY		\$1,646.66	\$	0.00
7. Regular income from op	eration of business or profession or farm		\$0.00	. \$	0.00
(Attach detailed stateme	<b>'</b>		\$ 0.00	¢	0.00
8. Income from real proper	ty		\$	. \$ \$	0.00
9. Interest and dividends	e or support payments payable to the debtor for the	ha	Ψ	· • —	
debtor's use or that of de			\$0.00	. \$	0.00
11. Social security or other	-		Φ 0.00	Ф	0.00
			\$0.00	. \$	0.00
12. Pension or retirement in			\$0.00_	\$	0.00
13. Other monthly income_			\$0.00	\$	0.00
(Specify)			\$0.00	. \$	0.00
14. SUBTOTAL OF LINES	S 7 THROUGH 13		\$0.00_	\$	0.00
15. AVERAGE MONTHLY	Y INCOME (Add amounts shown on Lines 6 and 14	4)	\$ 1,646.66	\$	0.00
16. COMBINED AVERAC	GE MONTHLY INCOME (Combine column totals		\$	1,646.66	_
10m me 10)			Summary of Schedules mmary of Certain Liab		
17. Describe any increase o	or decrease in income reasonably anticipated to occu	•	ring the filing of this de	ocument:	

 $B6J\ (Official\ Form\ 6J)\ (12/07)$ 

In re Nicholas V. Tantalo & Kerry A. Tantalo	Case No
Debtor	(if known)
SCHEDULE J - CURRENT EXPEND	OITURES OF INDIVIDUAL DEBTOR(S)
Complete this schedule by estimating the average or projecte filed. Prorate any payments made biweekly, quarterly, semi-annually, calculated on this form may differ from the deductions from income al	
Check this box if a joint petition is filed and debtor's spouse main labeled "Spouse."	ntains a separate household. Complete a separate schedule of expenditures
1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included?  Yes	\$\$ No <b>\</b>
b. Is property insurance included? Yes	· · · · · · · · · · · · · · · · · · ·
Utilities: a. Electricity and heating fuel     b. Water and sewer	\$95.00
c. Telephone	\$0.00
d. Other Cable	\$0.00
3. Home maintenance (repairs and upkeep)	\$\$\$
4. Food	\$400.00
5. Clothing	\$25.00
5. Laundry and dry cleaning	\$0.00
7. Medical and dental expenses	\$25.00
3. Transportation (not including car payments)	\$75.00
2. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$0.00
10.Charitable contributions	\$0.00
1.Insurance (not deducted from wages or included in home mortgage pay	
a. Homeowner's or renter's	\$0.00
b. Life	\$0.00
c. Health	\$0.00
d.Auto	\$100.00
e. Other	
2. Taxes (not deducted from wages or included in home mortgage payme	nts)
Specify)	\$0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list pay	ments to be included in the plan)
a. Auto	\$580.00
b. Other	\$0.00
c. Other	
4. Alimony, maintenance, and support paid to others	\$0.00
5. Payments for support of additional dependents not living at your home	0.00
6. Regular expenses from operation of business, profession, or farm (atta	
7. Other	\$
8. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also of	1,000,000
f applicable, on the Statistical Summary of Certain Liabilities and Related 9. Describe any increase or decrease in expenditures reasonably anticipa	
None	ted to occur within the year following the fifting of this document.
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$1,646.66
b. Average monthly expenses from Line 18 above	\$1,650.00

\$ \_\_\_\_\_3.34

c. Monthly net income (a. minus b.)

B7 (Official Form 7) (12/07)

### UNITED STATES BANKRUPTCY COURT

Eastern District of New York

In Re	Nicholas V. Tantalo & Kerry A. Tantalo	Case No.	
		(if known)	Ξ

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT
2008(db)	30,000
2007(db)	22,348
2006(db)	20,000
2008(jdb)	0
2007(jdb)	0
2006(jdb)	0

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

None

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

 $\boxtimes$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

AND RELATIONSHIL TO DED TOK

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

### 6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

11/3/08

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Adam C. Gomerman, Esq. Law Offices of Adam Gomerman 807 E. Jericho Turnpike Huntimgton Station, NY 11746 \$1,475.00

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

 $\square$ 

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None

 $\boxtimes$ 

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

 $\boxtimes$ 

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### NAME

### 17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN **ADDRESS** 

NATURE OF BUSINESS BEGINNING AND ENDING DATES

h Identify any hydrogo listed in response to subdivision a shove that is "single asset real estate" as defin

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME

ADDRESS

[Questions 19 - 25 are not applicable to this case]

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	[If completed by an individual or ind	lividual an	d spouse]	
	I declare under penalty of perjury that I h attachments thereto and that they are true			ne foregoing statement of financial affairs and any
Date	11/7/08		Signature _	/s/ Nicholas V. Tantalo
Dute		of Debtor  Signature	NICHOLAS V. TANTALO	
Date			/s/ Kerry A. Tantalo	
2			of Joint Debtor	KERRY A. TANTALO
		0	_ continuation sheets att	ached
			_ continuation sheets att	ached
	Penalty for making a false stateme	ent: Fine of	f up to \$500,000 or impl	risonment for up to 5 years, or both. 18 U.S.C. §152 and 3571
				ANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compens (3) if ru preparer	sation and have provided the debtor with a cles or guidelines have been promulgated pu	copy of this ursuant to 1	document and the notice 1 U.S.C. § 110 setting	defined in 11 U.S.C. § 110; (2) I prepared this document for the sand required under 11U.S.C. §§ 110(b), 110(h), and 342(b); a maximum fee for services chargeable by bankruptcy petition of document for filing for a debtor or accepting any fee from the
Drintad a	or Typed Name and Title, if any, of Bankrup	stay Patition	Droporor	Social Security No. (Required by 11 U.S.C. § 110(c).)
If the ban		•		ial security number of the officer, principal, responsible person, or
Address				
X				
Signatur	e of Bankruptcy Petition Preparer			Date
	and Social Security numbers of all other indi-	viduals who	prepared or assisted in	preparing this document unless the bankruptcy petition preparer is

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

 $A\ bankruptcy\ petition\ preparer's\ failure\ to\ comply\ with\ the\ provisions\ of\ title\ 11\ and\ the\ Federal\ Rules\ of\ Bankruptcy\ Procedure\ may\ result\ in\ fines\ or\ imprisonment\ or\ both.\ 18\ U.S.C.\ \S156.$ 

B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court**

Eastern District of New York

In re	Nicholas V. Tantalo & Kerry A. Tantalo	Case No.
_	Debtor	
		Chapter 7

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 0.00		
B – Personal Property	YES	3	\$ 20,650.00		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	1		\$ 11,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	7		\$ 28,365.84	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 1,646.66
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 1,650.00
тот	<b>FAL</b>	19	\$ 20,650.00	\$ 39,365.84	

Official Form 6 - Statistical Summary (12/07)

# United States Bankruptcy Court Eastern District of New York

In re	Nicholas V. Tantalo & Kerry A. Tantalo	Case No.	
	Debtor		
		Chapter	7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor	whose debts are primarily consume	r debts, as defined in § 101(8)	) of the Bankruptcy (	Code (11 U.S.C
§101(8)), filing a case under chapter 7	7, 11 or 13, you must report all info	rmation requested below.		

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

### **State the Following:**

Average Income (from Schedule I, Line 16)	\$ 1,646.66
Average Expenses (from Schedule J, Line 18)	\$ 1,650.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 2,166,66

### State the Following:

State the Following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 3,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 28,365.84
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 31,365.84

**B6** (Official Form 6 - Declaration) (12/07)

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	Nicholas V. Tantalo & Kerry A. Tantalo		
In re		Case No	
	Debtor		known)

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

	DER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have are true and correct to the best of my knowledge, infor	e read the foregoing summary and schedules, consisting of sheets, and that they mation, and belief.
Date _ 11/7/08	Signature. /s/ Nicholas V. Tantalo
Date	Signature: //s/ INICHOIAS V. Tantato  Debtor:
11/7/00	/ / W A TO 1.1
Date11/7/08	Signature: /s/ Kerry A. Tantalo (Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE OF	NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
110(h) and 342(b); and, (3) if rules or guidelines have be	of this document and the notices and information required under 11 U.S.C. §§ 110(b), en promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable notice of the maximum amount before preparing any document for filing for a debtor or ection.
Printed or Typed Name and Title, if any,	Social Security No.
of Bankruptcy Petition Preparer	(Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the na who signs this document.	me, title (if any), address, and social security number of the officer, principal, responsible person, or partner
Address	
v	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals who prepared to the security numbers of all other individuals who prepared to the security numbers of all other individuals who prepared to the security numbers of all other individuals who prepared to the security numbers of all other individuals who prepared to the security numbers of all other individuals who prepared to the security numbers of all other individuals who prepared to the security numbers of all other individuals who prepared to the security numbers of all other individuals who prepared to the security numbers of all other individuals who prepared to the security numbers of all other individuals who prepared to the security numbers of all other individuals who prepared to the security numbers of all other individuals who prepared to the security numbers of all other individuals who prepared to the security numbers of all other individuals who prepared to the security numbers of all other individuals who prepared to the security numbers of the secur	pared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
f more than one person prepared this document, attach additional st	igned sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of t 8 U.S.C. § 156.	title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENALTY OF	F PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
	e president or other officer or an authorized agent of the corporation or a member
	[corporation or partnership] named as debtor ead the foregoing summary and schedules, consisting ofsheets (total
	d correct to the best of my knowledge, information, and belief.
Date	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a par	rtnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B22A (Official Form 22A) (Chapter 7) (01/08)

	According to the calculations required by this statement:
In re Nicholas V. Tantalo & Kerry A. Tantalo  Debtor(s)	☐ The presumption arises. ☑ The presumption does not arise.
Case Number:	(Check the box as directed in Parts I, III, and VI of this statement.)

# CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. EXCLUSION FOR DISABLED VETERANS AND NON-CONSUMER DEBTORS						
1A	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.						
	Veteran's Declaration. By checking this box, I declare under penalty of perjury that I ar defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in whice defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 10 U.S.C. § 101(d)(1)).	h I was on acti	ve duty (as				
1B	If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.						
16	Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer						
	Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION						
	Marital/filing status. Check the box that applies and complete the balance of this part of this	s statement as	directed.				
	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.						
	b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11.						
2	c. Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B (Spouse's Income) for Lines 3-11.						
	d. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column for Lines 3-11.	B ("Spouse's	Income")				
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.	Column A Debtor's Income	Column B Spouse's Income				
3	Gross wages, salary, tips, bonuses, overtime, commissions.	\$ 2,166.66	\$ 0.00				

		ized Current Monthly Income for § 707(b)(7). Material 12 and enter the result.	Multiply the ar	mount from Line 12 b	y the	е	\$ 2	5,999.92
ı		Part III. APPLICATION OF	§ 707(b)	(7) EXCLUSIO	N		I	
Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.				\$			2,166.66	
	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).				\$	2,166.66	\$	0.00
	Total and enter on Line 10					0.00	\$	0.00
	a. b.			\$ 0.00				
10	sources paid by alimon Security victim o	e from all other sources. Specify source and amout on a separate page. Do not include alimony or set your spouse if Column B is completed, but includy or separate maintenance. Do not include any by Act or payments received as a victim of a war crime of international or domestic terrorism.	parate main ude all other enefits receiv	tenance payments payments of ed under the Social st humanity, or as a				
		oloyment compensation claimed to be fit under the Social Security Act Debtor \$	0.00 Spo	use \$0.00	\$	0.00	\$	0.00
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:							
	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.					0.00	\$	0.00
7	Pensior	n and retirement income.			\$	0.00	\$	0.00
6	Interes	et, dividends and royalties.			\$	0.00	\$	0.00
	C.	Rent and other real property income	Subtract Lir	ne b from Line a	\$	0.00	\$	0.00
	a. b.	Gross receipts  Ordinary and necessary operating expenses	\$	0.00				
Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.  Solve of the operating expenses entered on Line b as a deduction in Part V.  Solve of the operating expenses entered on Line b as a deduction in Part V.								
	C.	Business income	Subtract Lir	ne b from Line a	\$	0.00	\$	0.00
	b.	Ordinary and necessary business expenses	\$	0.00				
4	business expenses entered on Line b as a deduction in Part V.  a. Gross receipts \$ 0.00							
	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the							

N.A.

14	hous the b	icable median family incor ehold size. (This information ankruptcy court.) ter debtor's state of residence	is available by fa	ımily si	ze at <u>www.usdoj.</u>	gov/ust/ or from t	he clerk of	\$	65,477.00
	Appl	ication of Section 707(b)(	7). Check the a	pplicab	le box and proce	ed as directed.			,
15	<b>I</b>	The amount on Line 13 is not arise" box at the top of p	page 1 of this sta	itement	t, and complete F	Part VIII; do not co	mplete Parts	IV, V	, VI or VII.
Complete Parts IV, V, VI and VII of this statement only if required. (See Line 15).									
	Р	art IV. CALCULATIO	ON OF CURF	RENT	MONTHLY	INCOME FO	R§ 707(	b) (2	2)
16	Ente	r the amount from Line 12	•					\$	N.A.
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.    \$   b.   \$								
	C.					\$			
	Total	and enter on Line 17.						\$	N.A.
18	Curr	ent monthly income for § 7	707(b)(2). Sub	tract Lir	ne 17 from Line 1	6 and enter the re	esult.	\$	N.A.
		Part V. CAL	CULATION	OF D	DEDUCTION	S FROM INC	OME		
	Sub	part A: Deductions	under Stan	dard	s of the Int	ernal Reven	ue Servi	ce (	IRS)
19A	Natio	onal Standards: food, cloth nal Standards for Food, Cloth nation is available at www.us	ing and Other Ite	ems for	the applicable he	ousehold size. (Thi		\$	N.A.
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for persons 65 years of age or older. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years or older. (The total number of household members must be the same as the number stated in Line 14b). Multiply line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.								
	<b>—</b>	usehold members under 65				65 years of age			
	a1.	•	N.A.	a2.	Allowance per		N.A.		
	b1.		N.A.	b2.	Number of me	mbers	N A		
	c1.	Subtotal	N.A.	c2.	Subtotal		N.A.	\$	NΛ

20A	Local Standards: housing and utilities; non-mortgage exp IRS Housing and Utilities Standards; non-mortgage expenses for the apsize. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the control of the control	oplicable county and ho	usehold	N.A.	
20B	Local Standards: housing and utilities; mortgage/rent ex the amount of the IRS Housing and Utilities Standards; mortgage/rent chousehold size (this information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or f court); enter on Line b the total of the Average Monthly Payments for a as stated in Line 42; subtract Line b from Line a and enter the result in amount less than zero.	expense for your county from the clerk of the ba ny debts secured by yo	y and nkruptcy our home,		
200	a. IRS Housing and Utilities Standards; mortgage/rental expense \$ N.A.				
	b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$	N.A.		
	c. Net mortgage/rental expense	Subtract Line b from I	Line a \$	N.A.	
21	Local Standards: housing and utilities; adjustment. If you out in Lines 20A and 20B does not accurately compute the allowance to the IRS Housing and Utilities Standards, enter any additional amount to entitled, and state the basis for your contention in the space below:	which you are entitled	under	N.A.	
22A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.  Doll 1 2 or more.  If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)				
22B	Local Standards: transportation; additional public transports of you pay the operating expenses for a vehicle and also use public transportation are entitled to an additional deduction for your public transportation amount from IRS Local Standards: Transportation are available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy contacts.	on Line	N.A.		
23	Local Standards: transportation ownership/lease expens number of vehicles for which you claim an ownership/lease expense. (Yownership/lease expense for more than two vehicles.)  1 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IR Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the b the total of the Average Monthly Payments for any debts secured by subtract Line b from Line a and enter the result in Line 23. Do not enter a.  IRS Transportation Standards, Ownership Costs  b. Average Monthly Payment for any debts secured by Vehicle 1 as stated in Line 42  C. Net ownership/lease expense for Vehicle 1	(ou may not claim an as a Transportation Stance bankruptcy court); er vehicle 1, as stated in Leer an amount less the	dards: inter in Line line 42; lan zero.  N.A.  N.A.	N.A.	

B22A (Official Form 22A) (Chapter 7) (01/08) - Cont.

_						
	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of that Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b					
24	from Line a and enter the result in Line 24. <b>Do not enter an amount less than zero.</b> a. IRS Transportation Standards, Ownership Costs \$ N.A.					
	b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42 \$ N.A.					
	c. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a.	\$	N.A.			
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.	\$	N.A.			
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as					
	voluntary 401(k) contributions.	\$	N.A.			
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums on your dependents, for whole life or for any other form of insurance.					
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.					
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.					
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually					
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Lin 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.					
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any					
33	amount previously deducted.  Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32					
	Total Expenses Allowed under TRS Standards. Enter the total of Lines 19 through 32					

	Subpart B: Additional Expense Deductions under § 707(b)  Note: Do not include any expenses that you have listed in Lines 19-32.						
	monthl	h Insurance, Disability Insurance and Health y expenses in the categories set out in lines a-c below thouse, or your dependents.					
	a. Health Insurance \$ N.A.						
	b.	11/11					
34	C.	Health Savings Account	\$	N.A.		N.A.	
	Total and enter on Line 34.  If you do not actually expend this total amount, state your actual average expenditures in the space below:  N.A.						
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.						
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.					N.A.	
37	Home energy costs Enter the total average monthly amount, in excess of the allowance specified by					N.A.	
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public					N.A.	
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services)					N.A.	
40		nued charitable contributions. Enter the amoun m of cash or financial instruments to a charitable organiz (2)	=		\$	N.A.	
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40. \$ N.A.						

B22A (Official Form 22A) (Chapter 7) (01/08) - Cont.

	Subpart C: Deductions for Debt Payment							
	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total Average Monthly payments on Line 42.							
42		Name of Creditor	Property Securing the Debt		Average Monthly Payment	Does payment include taxes or insurance?		
	a.			\$		☐ yes ☐ no		
	b.			\$		☐ yes ☐ no		
	C.			\$		☐ yes ☐ no		
					l: Add Line and c		\$	N.A.
12	Other payments on secured claims. If any of the debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.							
43		Name of Creditor	Property Securing the Debt		1/60th of th	ne Cure Amount		
	a.	a.			\$			
	b.				\$			
	C.				\$			
							\$	N.A.
44	clair	rments on prepetition prioring, such as priority tax, child suppose bankruptcy filing. Do not include	ort and alimony claims, for which	n you	were liable a	t the time of	\$	N.A.
	the f	<b>pter 13 administrative expe</b> following chart, multiply the amou inistrative expense.						
	a.	Projected average monthly (	Chapter 13 plan payment.		\$	N.A.		
45	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a>			N.A.				
	C.	N.A.						
1.4	<b>T</b>						\$	N.A.
46	ıot	al Deductions for Debt Payr					\$	N.A.
		•	rt D: Total Deductions f					
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.						\$	N.A.

	D. J. M. DETERMINATION OF CHORACTOR (NO. 1977)						
	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION  48 Enter the amount from Line 18 (Current monthly income for § 707(b)(2)) \$ N.A.						
48	· · · · · · · · · · · · · · · · · · ·				\$	N.A.	
49	Enter the amount from Line 47 (Tota				\$	N.A.	
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.				\$	N.A.	
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.						
	Initial presumption determination. Ch	neck the appl	icable box and proceed as direc	ted.			
	The amount on Line 51 is less that page 1 of this statement, and complete the					top of	
52	The amount set forth on Line 51 is page 1 of this statement, and complete the the remainder of Part VI.						
	The amount on Line 51 is at least VI (Lines 53 through 55).	\$6,575, bu	ut not more than \$10,950	Complete the re	emainder	of Part	
53	Enter the amount of your total non-p	oriority uns	secured debt		\$	N.A.	
54	Through all debt assessment assessment to the control of the contr				\$	N.A.	
	Secondary presumption determination	n. Check the	e applicable box and proceed as	directed.			
	☐ The amount on Line 51 is less than	n the amou	unt on Line 54. Check the bo	x for "The presu	mption do	es	
55	not arise" at the top of page 1 of this state  The amount on Line 51 is equal to presumption arises" at the top of page 1 of complete Part VII.	ment, and co or greater	omplete the verification in Part \ than the amount on Line	'III. <b>54.</b> Check the b	oox for "Tl	he	
	Part VII: ADI	DITION	AL EXPENSE CLAIM	S			
	Other Expenses. List and describe any model health and welfare of you and your family and income under § 707(b)(2)(A)(ii)(I). If necessary average monthly expense for each item. Total	that you cor ary, list addit	ntend should be an additional de ional sources on a separate pag	duction from you	ur current	monthly	
F.(	Expense Descr	iption		Monthly A	mount	$\neg$	
56	a.			\$	N.A.		
	b.			\$	N.A.		
	C.			\$	N.A.		
	Total: Add Lines a, b and c				N.A.		
	Part '	VIII: VE	RIFICATION				
	I declare under penalty of perjury that the info	ormation prov	vided in this statement is true a	nd correct. (If th	is a joint o	case,	
	11/7/00	Signature:	/s/ Nicholas V. Tantalo				
57	11/7/08		(Debtor) /s/ Kerry A. Tantalo				
	Date:	Signature: _	(Joint Debtor, if any)				

## UNITED STATES BANKRUPTCY COURT

Eastern District of New York

In re:

Nicholas V. Tantalo & Kerry A. Case No. Tantalo

Chapter 7

Debtor(s)

### VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) or attorney for the debtor(s) hereby verify that the attached matrix (list of creditors) is true and correct to the best of their knowledge.

Dated: 11/7/08

Debtor

Joint Debtor

Form B8 (Official Form 8) (10/05)

### UNITED STATES BANKRUPTCY COURT Eastern District of New York

In re Nicholas V. Tantalo & Ke	rry A. Tantalo ,	Case No.			
	Debtor		Chapter	7	
СНА	PTER 7 INDIVIDUAL DI	EBTOR'S STATEM	IENT OF INTE	NTION	
I have filed a schedule	of assets and liabilities which in of executory contracts and unex wing with respect to the propert	xpired leases which inc	cludes personal pro	perty subject to an i	•
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be Reaffirmed pursuant to 11 U.S.C. § 524(c)
2002 Ford Explorer - 240,000 2003 Chevy Van - 241,000 m	Ford Motor Credit GMAC		<b>V</b>		<b>V</b>
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)			
NONE					
Date:		A. Tantalo of Joint Debtor Kl	ERRY A. TANT.	ALO	

# Bankruptcy2008 @1991-2008, New Hope Software, Inc., ver. 4.4.4-722 - 31701 - Adobe PDF

### CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer and have provided the debtor with a copy of this document and the notices and requal have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for solution of the maximum amount before preparing any document for filing for a debter of the property of the maximum amount before preparing any document for filing for a debter of the maximum amount before preparing any document for filing for a debter of the property	quired under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines services chargeable by bankruptcy petition preparers, I have given the debtor
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
If the bankruptcy petition preparer is not an individual, state the name principal responsible person or partner who signs this document.	e, title (if any), address, and social security number of the officer,
Address	
X	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security Numbers of all other individuals who preparer preparer is not an individual:	l or assisted in preparing this document unless the bankruptcy petition
If more than one person prepared this document, attach additional signed	sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

Form B8 (Official Form 8) (10/05)

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In re Nicholas V. Tantalo & K	Case No.					
	Chapter 7					
СНА	APTER 7 INDIVIDUAL DEB	TOR'S STATEN	MENT OF INTE	NTION		
We have filed a sched	dule of assets and liabilities which in tule of executory contracts and unex following with respect to the propert	xpired leases which	includes personal p	property subject to a	-	
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NONE						
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
Timeshare in Fort Lauderdale	Wyndam Vacation Resort	Surrender				
Date: 11/7/08	/s/ Nicholas					
Date:11/7/08	Signature of /s/ Kerry A.		ICHOLAS V. TA	ANTALO		

Signature of Joint Debtor KERRY A. TANTALO

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Address	
X	
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Names and Social Security Numbers of all other individuals who preparer preparer is not an individual:	l or assisted in preparing this document unless the bankruptcy petition
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### UNITED STATES BANKRUPTCY COURT

Eastern District of New York

In re:

Nicholas V. Tantalo & Kerry A. Tantalo

Case No.

Chapter 7

Debtor(s)

# DISCLOSURE OF COMPENSATION -- Rule 2016 (b)

- 1. Pursuant to 11 U.S.C. ;3329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-names debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is \$1,475.00
- •
- 2. The source of the compensation paid, or to be paid to me was the debtor.
- 3. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

/s/Adam C .Gomerman

Date <u>11/7/08</u>	Signature
	Adam C. Gomerman, Bar No.

### UNITED STATES BANKRUPTCY COURT

Eastern District of New York

In re:

Nicholas V. Tantalo & Kerry A. Tantalo

Case No.

Chapter 7

Debtor(s)

### STATEMENT PURSUANT TO LOCAL RULE 2017-1

Adam C. Gomerman, an attorney duly admitted to practice in this Court, states the following under penalty of perjury:

- 1. I am the attorney of record for the above-captioned debtor, and I have been retained as counsel in connection with the filing of a petition for bankruptcy under Chapter 7 of the United States Bankruptcy Code.
- 2. Prior to the filing of the petition herein, my firm rendered the following services to the above-named debtor(s):

DATE	SERVICE TIME 8	RATE
11/7/08	Initial interview, analysis of financial condition, etc.	2 hrs @ \$250/hr
11/7/08	Preparation of papers	2 hrs @
\$250/hr 11/7/08	Reviewed papers with clients	.5 hrs @
\$250/hr		

- 3. All services rendered prior to the filing of the petition herein were rendered personally or supervised directly by me.
- 4. My usual rate of compensation on bankruptcy matters of this type is \$250 per hour.

Dated: 11/7/08

/s Adam C. Gomerman

Adam C. Gomerman, Counsel of Debtor(s) 807 East Jericho Turnpike Huntington Station, NY 11746